



BHS A.S.S.I.S.T. Spotlight

December 2020

Your EAP is a free and confidential service, which provides assessment and short-term counseling for a variety of mental health, substance abuse and work/life related issues. To learn more about your available benefits, contact your BHS Care Coordinator at 800.245.1150.



Keeping Holiday Stress at Bay

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Keeping Holiday Stress at Bay

Some people look forward to the holidays each year, while others see the holiday season approaching and are overcome by a sense of dread. *Will life become so hectic that I cannot enjoy the holidays? How will I buy what I need to buy and not overspend again this year? How will the COVID-19 pandemic affect my plans for the holidays?* The list could go on, but all these questions, if left unaddressed, can lead to the same thing...stress! Try these tips for managing the stress that seems to be built into the holiday season:

Set priorities. People tend to get wrapped up in trying to create perfection at this time of the year. Set reasonable goals for how you can celebrate during the pandemic. Decide in advance what is most important to you and your family, and focus your celebrations accordingly.

Don't over-schedule! Both you and your children need downtime to enjoy this time of the year. Be careful to choose activities based on what you *want* to do rather than what you *think* you must do.

Make a plan. Once you have decided what your priorities are for the holiday celebrations, plan how you will organize yourself to get the important work done. Make a calendar and include all important dates on it. You may even want to schedule time for any shopping, baking, decorating or other holiday traditions that you have decided will be part of your holiday. Carefully plan your menus and do your shopping with a list. You will be

much less likely to forget important ingredients so you can eliminate the last minute running that leaves you exhausted.

Keep expectations realistic. Due to COVID-19, your celebrations will most likely be scaled down this year. With that in mind, realize it is not your responsibility to be sure that everybody has a perfect holiday, so don't put that demand on yourself. Holiday joy is something that comes from within a person — you cannot create something that is not there.

Make a budget and keep it. If gift buying is part of your holiday celebration, decide in advance what you can afford to spend this year. Create a list of all the people you will shop for and allocate a portion of your total budget to each person. Overspending during the holidays is a major source of stress, so be careful. Remember that all the gifts in the world cannot buy happiness.

Care for yourself and your family. During the holidays, when stress can really take its toll, people tend to neglect doing those things that reduce stress. Think about what is causing your stress, and make a plan to change the pressures you may be putting on yourself.

If you are concerned about your mental health during the holiday season, don't hesitate to seek advice. BHS is available 24 hours a day, 7 days a week by calling 800-245-1150.



Budgeting in Uncertain Times

The current global pandemic is impacting every aspect of our lives, and for many, that includes finances. Taking a close look at your personal finances and making a plan can help alleviate some of the stress around the impact of COVID-19. Budgeting during the current pandemic has many of the same basic steps you would take if you were creating a budget at any other time.

Look at your current finances. Take note of what you have in savings and your current income. If your job or your partner's job may be at risk, even if you are still working currently, it is a good idea to familiarize yourself with your state's unemployment benefits. If you are not working while in quarantine, this will give you a good idea of what your adjusted income will be.

What are you spending? The next step is to figure out what your expenses are. Include all regular expenses, like rent or mortgage payments, utilities, car payments, credit card debt and food. Less common expenses, such as eating out and other purchases for personal entertainment, should also be noted. Be mindful of how much you usually allot for these expenses and any changes you feel that you can make to these amounts.

Prioritize. Looking at the list of expenses that you have created, determine what are the most important items on the list. Basic needs, like food and housing, are at the top of the priority list. The greatest cuts to your budget will be to areas that are *wants* and not *needs*.

Additionally, many utility companies are not shutting off services for nonpayment during the pandemic. Interest may continue to accrue on these bills during this time however, so it is best to continue to pay for your utilities if possible. Be sure that you are speaking with your creditors at this time to determine what their response to COVID-19 will be and if you will have any flexibility with these bills.

Locate assistance resources. Communities are working together to provide food assistance for those in need. Keep in mind that financial assistance is always a limited resource. A good starting place when trying to locate financial assistance programs is calling 211.

Save where you can. Even if your income will not be impacted by the current pandemic, it's a good idea to create a budget and a savings plan. That way you'll be prepared for other possible disruptions in the future.

Remember this is temporary. COVID-19 will have a lasting impact on society, but things will eventually return to normal. Continue to pay down your debt where you can, even if payments are waived. This can help prevent trouble later when regular payments resume.

Your Employee Assistance Program (EAP) provides free and confidential financial consultations with accountants and certified financial professionals. For more information, call Behavioral Health Systems at 800-245-1150.



Keeping Your Holiday Gatherings Safe

With the holiday season upon us, you may be considering how to celebrate and still keep you and your family safe from contracting COVID-19. Unfortunately the pandemic is worsening, and small household gatherings are a significant contributor to the rise in cases.

Celebrating virtually or with members of your own household poses the lowest risk for spreading the virus. However, if your plans include a larger gathering, there are steps you can take to minimize your risk:

- Do not attend if you have been diagnosed with COVID-19, exposed to someone with COVID-19, have symptoms, are at increased risk of severe illness, or live with someone who is at risk
- Follow state and local safety rules and regulations with which all gatherings must comply. This includes wearing masks and social distancing
- Limit the number of attendees as much as possible to allow people from different households to remain at least six feet apart at all times
- Outdoor gatherings are safer than indoor events. However, if weather dictates that the event be held indoors, maximize ventilation by opening windows and avoiding small enclosed spaces
- Encourage guests to avoid singing or shouting, especially indoors. Keep music levels down so people do not have to shout or talk loudly to be heard
- Limit contact with commonly touched surfaces or shared items, such as serving utensils
- Stock the bathrooms with enough hand soap and single use towels

Taking these steps can help keep your family and friends safe while enjoying your holiday gatherings.

Sugar-Free Sweet Potato Pie

Ingredients: Pastry for single-crust 9-inch pie · 2 cups cooked, mashed sweet potatoes · 2 eggs, lightly beaten · 1 cup artificial sweetener · 1 tablespoon all-purpose flour · 1 teaspoon lemon juice · 1 teaspoon vanilla extract · 1/2 teaspoon cinnamon · 1/2 teaspoon nutmeg · 1/2 teaspoon salt · 1 can (12 ounces) evaporated nonfat milk · light whipped topping, optional

Directions: Preheat oven to 400°F. Roll pastry on floured surface into a circle 1 inch larger than inverted 9-inch pie plate. Ease pastry into plate, trim and flute edge, set aside.

Mix sweet potatoes in a large bowl on medium speed of the electric mixer until smooth. Stir in eggs, artificial sweetener, flour, lemon juice, vanilla, spices, salt and evaporated milk. Pour mixture into pastry shell.

Bake 40 to 45 minutes or until filling is set and sharp knife inserted into the center comes out clean. Cool pie completely on wire rack. Cover and refrigerate. Garnish each serving with whipped topping, if desired.

